

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GARY C MCMORROW
PAMELA J MCMORROW
Debtor(s)

Case No. 09-21280

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2009.
- 2) The plan was confirmed on 08/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/05/2013.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,300.00.
- 10) Amount of unsecured claims discharged without payment: \$18,116.06.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$66,848.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$66,848.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,604.38
Other	\$14.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,118.38

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AAEC CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	5,800.00	5,926.16	5,926.16	5,926.16	0.00
AMEX	Unsecured	55.00	NA	NA	0.00	0.00
AMEX	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,875.66	3,107.13	3,107.13	3,107.13	0.00
CAPITAL ONE	Unsecured	2,100.53	2,346.78	2,346.78	2,346.78	0.00
CARSON PIRIE SCOTT RETAIL SVCS	Unsecured	2,733.12	NA	NA	0.00	0.00
CHASE	Unsecured	6,793.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,359.13	2,504.55	2,504.55	2,504.55	0.00
CHASE MANHATTAN MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CITI CARDS	Unsecured	0.00	NA	NA	0.00	0.00
DEPT STORES NATL BK/MACYS	Unsecured	1,169.36	1,295.95	1,295.95	1,295.95	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	14,975.56	15,791.93	15,791.93	15,791.93	0.00
ECAST SETTLEMENT CORP	Unsecured	786.68	879.30	879.30	879.30	0.00
ECAST SETTLEMENT CORP	Unsecured	799.20	866.03	866.03	866.03	0.00
ECAST SETTLEMENT CORP	Unsecured	2,733.00	2,817.91	2,817.91	2,817.91	0.00
EXXONMOBILE CITI	Unsecured	0.00	NA	NA	0.00	0.00
FAIRFIELD SAVINGS	Unsecured	0.00	NA	NA	0.00	0.00
FAIRFIELD SAVINGS	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/BANANA REP	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/SONY	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/SONY	Unsecured	0.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GEMB/WALMART	Unsecured	4,832.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC NEIMAN MARCUS	Unsecured	814.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	410,135.00	404,664.55	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	410,135.00	404,664.55	404,664.55	0.00	0.00
KOHL'S/CHASE	Unsecured	0.00	NA	NA	0.00	0.00
LASALLE BANK	Unsecured	0.00	NA	NA	0.00	0.00
LASALLE BANK	Unsecured	0.00	NA	NA	0.00	0.00
MIDWEST BANK & TRUST	Unsecured	0.00	NA	NA	0.00	0.00
NBGL CARSONS	Unsecured	0.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	91.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,518.06	1,515.73	1,515.73	1,515.73	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,714.89	4,964.21	4,964.21	4,964.21	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	16,189.26	17,084.62	17,084.62	17,084.62	0.00
SHELL/CITI	Unsecured	2,797.94	NA	NA	0.00	0.00
VON MAUR	Unsecured	777.48	629.32	629.32	629.32	0.00
WFNNB/ VICTORIA'S SECRET	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/VICTORIAS SECRET	Unsecured	0.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$404,664.55	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$404,664.55	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,729.62	\$59,729.62	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$7,118.38</u>	
Disbursements to Creditors	<u>\$59,729.62</u>	
TOTAL DISBURSEMENTS :		<u>\$66,848.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.